

Insurance Company Disputes
1/1/2004 - 12/31/2004

| Name | Total Claims | Claims w/o 107's | Claims w/107's | % Disputed Claims |
|--|--------------|------------------|----------------|-------------------|
| A.I.U. Insurance Company | 88 | 69 | 19 | 21.59% |
| Accident Fund Insurance Co of America | 4,326 | 3,557 | 769 | 17.78% |
| Ace American Insurance Company | 155 | 131 | 24 | 15.48% |
| Ace Property & Casualty Insurance Company | 3 | 2 | 1 | 33.33% |
| Acuity, A Mutual Insurance Company | 16 | 15 | 1 | 6.25% |
| Alea North America Insurance Company | 6 | 5 | 1 | 16.67% |
| Alliance Assurance Company, Ltd. | 1 | 1 | 0 | 0.00% |
| Allied Property & Casualty Insurance Company | 12 | 12 | 0 | 0.00% |
| American & Foreign Insurance Company | 2 | 2 | 0 | 0.00% |
| American Automobile Insurance Company | 2 | 2 | 0 | 0.00% |
| American Casualty Company of Reading, PA | 162 | 146 | 16 | 9.88% |
| American Compensation Insurance Company | 95 | 69 | 26 | 27.37% |
| American Economy Insurance Company | 1 | 1 | 0 | 0.00% |
| American Employers Insurance Company | 1 | 1 | 0 | 0.00% |
| American Fire & Casualty Company | 2 | 2 | 0 | 0.00% |
| American Hardware Mutual Insurance Company | 3 | 3 | 0 | 0.00% |
| American Home Assurance Company | 407 | 356 | 51 | 12.53% |
| American Insurance Company | 5 | 3 | 2 | 40.00% |
| American Interstate Insurance Company | 13 | 13 | 0 | 0.00% |
| American Manufacturers Mutual Insurance Co. | 7 | 6 | 1 | 14.29% |
| American Motorists Insurance Company | 5 | 4 | 1 | 20.00% |
| American Physicians Assurance Corporation | 13 | 12 | 1 | 7.69% |
| American Protection Insurance Company | 26 | 24 | 2 | 7.69% |
| American Safety Casualty Insurance Company | 1 | 1 | 0 | 0.00% |
| American States Insurance Company | 1 | 1 | 0 | 0.00% |
| American States Insurance Company | 4 | 4 | 0 | 0.00% |
| American Zurich Insurance Company | 101 | 92 | 9 | 8.91% |
| Amerisure Insurance Company | 59 | 44 | 15 | 25.42% |
| Amerisure Mutual Insurance Company | 618 | 482 | 136 | 22.01% |
| Ansur American Insurance Company | 6 | 0 | 6 | 100.00% |
| Arch Insurance Company | 1 | 1 | 0 | 0.00% |
| Argonaut Great Central Insurance Company | 18 | 17 | 1 | 5.56% |
| Argonaut Insurance Company | 9 | 8 | 1 | 11.11% |
| Argonaut Midwest Insurance Company | 3 | 3 | 0 | 0.00% |
| Associated Indemnity Corporation | 1 | 1 | 0 | 0.00% |
| Athena Assurance Company | 1 | 0 | 1 | 100.00% |
| Atlantic Mutual Insurance Company | 14 | 13 | 1 | 7.14% |
| Auto-Owners Insurance Company | 513 | 191 | 322 | 62.77% |
| Bankers Standard Insurance Company | 11 | 9 | 2 | 18.18% |
| Bituminous Casualty Corporation | 29 | 28 | 1 | 3.45% |
| Bituminous Fire & Marine Insurance Company | 2 | 2 | 0 | 0.00% |
| Brotherhood Mutual Insurance Company | 26 | 22 | 4 | 15.38% |
| Charter Oak Fire Insurance Company | 22 | 21 | 1 | 4.55% |
| Cherokee Insurance Company | 29 | 28 | 1 | 3.45% |
| Chubb Indemnity Insurance Co | 20 | 15 | 5 | 25.00% |
| Church Mutual Insurance Company | 10 | 9 | 1 | 10.00% |
| Cincinnati Casualty Company | 141 | 127 | 14 | 9.93% |
| Cincinnati Indemnity Company | 78 | 73 | 5 | 6.41% |
| Cincinnati Insurance Company | 14 | 14 | 0 | 0.00% |
| Citizens Insurance Company of America | 338 | 264 | 74 | 21.89% |
| Citizens Insurance Company of Ohio | 48 | 40 | 8 | 16.67% |
| Citizens Insurance Company of the Midwest | 67 | 51 | 16 | 23.88% |

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1/1/2004 - 12/31/2004

| Name | Total Claims | Claims w/o 107's | Claims w/107's | % Disputed Claims |
|--|--------------|------------------|----------------|-------------------|
| Commerce & Industry Insurance Company | 176 | 155 | 21 | 11.93% |
| Connecticut Indemnity Company | 1 | 1 | 0 | 0.00% |
| Consolidated Insurance Company | 16 | 15 | 1 | 6.25% |
| Continental Casualty Company | 70 | 60 | 10 | 14.29% |
| Continental National American Casualty Co. | 1 | 1 | 0 | 0.00% |
| Crum & Forster Indemnity Company | 20 | 16 | 4 | 20.00% |
| Cumis Insurance Society, Inc. | 13 | 11 | 2 | 15.38% |
| Discover Property & Casualty Insurance Co. | 18 | 14 | 4 | 22.22% |
| Electric Insurance Company | 4 | 4 | 0 | 0.00% |
| Emcasco Insurance Company | 50 | 31 | 19 | 38.00% |
| Employers Insurance Company of Wausau | 94 | 79 | 15 | 15.96% |
| Employers Mutual Casualty Company | 59 | 31 | 28 | 47.46% |
| Everest National Insurance Company | 153 | 113 | 40 | 26.14% |
| Farm Bureau General Insurance Company | 223 | 3 | 220 | 98.65% |
| Farm Bureau Mutual Insurance Co of Michigan | 95 | 2 | 93 | 97.89% |
| Farmers Insurance Exchange | 11 | 11 | 0 | 0.00% |
| Farmland Mutual Insurance Company | 7 | 5 | 2 | 28.57% |
| Federal Insurance Company | 157 | 127 | 30 | 19.11% |
| Federated Mutual Insurance Company | 27 | 25 | 2 | 7.41% |
| Federated Rural Electric Insurance Corp. | 3 | 3 | 0 | 0.00% |
| Fidelity & Guaranty Insurance Company | 167 | 150 | 17 | 10.18% |
| Fidelity & Guaranty Insurance Underwriters | 9 | 9 | 0 | 0.00% |
| Fire & Casualty Insurance Company of CT | 4 | 3 | 1 | 25.00% |
| Firemans Fund Insurance Company | 5 | 4 | 1 | 20.00% |
| Florists Mutual Insurance Company | 12 | 10 | 2 | 16.67% |
| Frankenmuth Mutual Insurance Company | 523 | 0 | 523 | 100.00% |
| Fremont Insurance Company | 18 | 18 | 0 | 0.00% |
| General Casualty Company of Wisconsin | 24 | 23 | 1 | 4.17% |
| General Insurance Company of America | 1 | 1 | 0 | 0.00% |
| Granite State Insurance Company | 13 | 12 | 1 | 7.69% |
| Great American Insurance Co of NY | 3 | 3 | 0 | 0.00% |
| Great American Insurance Company | 43 | 42 | 1 | 2.33% |
| Great Midwest Insurance Company | 41 | 32 | 9 | 21.95% |
| Great Northern Insurance Company | 14 | 14 | 0 | 0.00% |
| Great West Casualty Company | 8 | 7 | 1 | 12.50% |
| Guideone Mutual Insurance Company | 4 | 4 | 0 | 0.00% |
| Gulf Insurance Company | 4 | 2 | 2 | 50.00% |
| Hanover Insurance Company | 36 | 35 | 1 | 2.78% |
| Harco National Insurance Company | 4 | 4 | 0 | 0.00% |
| Harleysville Lake States Insurance Company | 66 | 60 | 6 | 9.09% |
| Hartford Accident & Indemnity Company | 13 | 11 | 2 | 15.38% |
| Hartford Casualty Insurance Company | 31 | 25 | 6 | 19.35% |
| Hartford Fire Insurance Company | 16 | 15 | 1 | 6.25% |
| Hartford Insurance Company of the Midwest | 102 | 79 | 23 | 22.55% |
| Hartford Underwriters Insurance Company | 28 | 21 | 7 | 25.00% |
| Hastings Mutual Insurance Company | 332 | 278 | 54 | 16.27% |
| Illinois National Insurance Company | 45 | 34 | 11 | 24.44% |
| Indemnity Insurance Company of North America | 49 | 42 | 7 | 14.29% |
| Indiana Insurance Company | 42 | 38 | 4 | 9.52% |
| Indiana Lumbersmens Mutual Insurance Company | 8 | 8 | 0 | 0.00% |
| Insurance Co. of the State of Pennsylvania | 222 | 198 | 24 | 10.81% |
| Insurance Company of North America | 249 | 193 | 56 | 22.49% |

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1/1/2004 - 12/31/2004

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|---|--------------|------------------|----------------|-------------------|
| Insurance Corporation of America | 59 | 56 | 3 | 5.08% |
| Legion Insurance Company | 3 | 2 | 1 | 33.33% |
| Liberty Insurance Corporation | 73 | 60 | 13 | 17.81% |
| Liberty Mutual Fire Insurance Company | 127 | 100 | 27 | 21.26% |
| Liberty Mutual Insurance Company | 753 | 648 | 105 | 13.94% |
| Lm Insurance Corporation | 130 | 87 | 43 | 33.08% |
| Lmi Insurance Company | 1 | 1 | 0 | 0.00% |
| Lumbermens Mutual Casualty Company | 38 | 26 | 12 | 31.58% |
| Lumbermens Underwriting Alliance | 7 | 7 | 0 | 0.00% |
| M L B A Mutual Insurance Company | 3 | 2 | 1 | 33.33% |
| Meridian Mutual Insurance Company | 21 | 16 | 5 | 23.81% |
| Mha Insurance Company | 71 | 48 | 23 | 32.39% |
| Michigan Construction Industry Mutual Ins Co | 471 | 372 | 99 | 21.02% |
| Michigan Insurance Company | 285 | 255 | 30 | 10.53% |
| Michigan Millers Mutual Insurance Company | 132 | 125 | 7 | 5.30% |
| Mid-Century Insurance Company | 4 | 3 | 1 | 25.00% |
| Mitsui Sumitomo Insurance Co of America | 31 | 26 | 5 | 16.13% |
| Mitsui Sumitomo Insurance USA, Inc. | 132 | 102 | 30 | 22.73% |
| Monroe Guaranty Insurance Company | 19 | 18 | 1 | 5.26% |
| National Fire Insurance Company of Hartford | 32 | 26 | 6 | 18.75% |
| National Surety Corporation | 1 | 1 | 0 | 0.00% |
| National Union Fire Insurance Company | 86 | 78 | 8 | 9.30% |
| Nationwide Agribusiness Insurance Company | 1 | 1 | 0 | 0.00% |
| Nationwide Mutual Insurance Company | 5 | 4 | 1 | 20.00% |
| Netherlands Insurance Company | 8 | 7 | 1 | 12.50% |
| New Hampshire Indemnity Company, Inc. | 6 | 5 | 1 | 16.67% |
| New Hampshire Insurance Company | 28 | 26 | 2 | 7.14% |
| Norguard Insurance Company | 11 | 7 | 4 | 36.36% |
| Ohio Casualty Insurance Company | 3 | 3 | 0 | 0.00% |
| Old Republic Insurance Company | 198 | 183 | 15 | 7.58% |
| OneBeacon Insurance Company | 1 | 0 | 1 | 100.00% |
| Pacific Employers Insurance Company | 20 | 13 | 7 | 35.00% |
| Pacific Indemnity Company | 24 | 18 | 6 | 25.00% |
| Pacific Insurance Company | 1 | 1 | 0 | 0.00% |
| Partners Mutual Insurance Company | 3 | 3 | 0 | 0.00% |
| Patriot General Insurance Company | 1 | 1 | 0 | 0.00% |
| Peerless Insurance Company | 3 | 3 | 0 | 0.00% |
| Pennsylvania Manufacturers Assn. Insurance Co | 23 | 20 | 3 | 13.04% |
| Petroleum Casualty Company | 1 | 1 | 0 | 0.00% |
| Pharmacists Mutual Insurance Company | 13 | 11 | 2 | 15.38% |
| Phoenix Insurance Company | 17 | 13 | 4 | 23.53% |
| Pioneer State Mutual Insurance Company | 14 | 12 | 2 | 14.29% |
| Protective Insurance Company | 25 | 25 | 0 | 0.00% |
| Reliance Insurance Company | 1 | 1 | 0 | 0.00% |
| Reliance National Indemnity Company | 1 | 0 | 1 | 100.00% |
| Royal Indemnity Company | 57 | 54 | 3 | 5.26% |
| Royal Insurance Co of America | 13 | 12 | 1 | 7.69% |
| Safeco Insurance Co of America | 54 | 34 | 20 | 37.04% |
| Safeguard Insurance Company | 1 | 1 | 0 | 0.00% |
| Safety National Casualty Corporation | 34 | 24 | 10 | 29.41% |
| Seabright Insurance Company | 1 | 1 | 0 | 0.00% |
| Secura Insurance Company | 108 | 102 | 6 | 5.56% |

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1/1/2004 - 12/31/2004

| Name | Total Claims | Claims w/o 107's | Claims w/107's | % Disputed Claims |
|--|---------------|------------------|----------------|-------------------|
| Security Insurance Company of Hartford | 5 | 5 | 0 | 0.00% |
| Selective Insurance Co of the Southeast | 30 | 28 | 2 | 6.67% |
| Sentry Insurance A Mutual Company | 111 | 99 | 12 | 10.81% |
| Sentry Select Insurance Company | 2 | 2 | 0 | 0.00% |
| Sompo Japan Insurance Company | 2 | 2 | 0 | 0.00% |
| St. Paul Fire & Marine Insurance Company | 182 | 166 | 16 | 8.79% |
| St. Paul Guardian Insurance Company | 16 | 14 | 2 | 12.50% |
| St. Paul Mercury Insurance Company | 39 | 32 | 7 | 17.95% |
| St. Paul Property & Casualty Insurance Co. | 1 | 1 | 0 | 0.00% |
| St. Paul Protective Insurance Company | 6 | 6 | 0 | 0.00% |
| Star Insurance Company | 32 | 20 | 12 | 37.50% |
| State Automobile Mutual Insurance Company | 8 | 5 | 3 | 37.50% |
| State Farm Fire & Casualty Company | 84 | 66 | 18 | 21.43% |
| T H E Insurance Company | 2 | 1 | 1 | 50.00% |
| Tokio Marine & Nichido Fire Insurance Co Ltd | 25 | 22 | 3 | 12.00% |
| Transcontinental Insurance Company | 54 | 45 | 9 | 16.67% |
| Transportation Insurance Company | 75 | 64 | 11 | 14.67% |
| Travelers Casualty & Surety Co | 10 | 10 | 0 | 0.00% |
| Travelers Casualty Company of Connecticut | 2 | 2 | 0 | 0.00% |
| Travelers Casualty Insurance Co. of America | 2 | 1 | 1 | 50.00% |
| Travelers Indemnity Co. of Connecticut | 454 | 370 | 84 | 18.50% |
| Travelers Indemnity Company | 150 | 129 | 21 | 14.00% |
| Travelers Indemnity Company of America | 31 | 26 | 5 | 16.13% |
| Travelers Insurance Company | 5 | 5 | 0 | 0.00% |
| Travelers Property Casualty Co. of America | 50 | 43 | 7 | 14.00% |
| Truck Insurance Exchange | 13 | 10 | 3 | 23.08% |
| Twin City Fire Insurance Company | 1 | 1 | 0 | 0.00% |
| Twin City Fire Insurance Company | 90 | 78 | 12 | 13.33% |
| U S Specialty Insurance Company | 1 | 0 | 1 | 100.00% |
| Ulico Casualty Company | 1 | 0 | 1 | 100.00% |
| United States Fidelity & Guaranty Company | 34 | 29 | 5 | 14.71% |
| United States Fire Insurance Company | 5 | 5 | 0 | 0.00% |
| Universal Underwriters Insurance Company | 1 | 1 | 0 | 0.00% |
| Valley Forge Insurance Company | 15 | 14 | 1 | 6.67% |
| Vanliner Insurance Company | 11 | 8 | 3 | 27.27% |
| Vigilant Insurance Company | 2 | 1 | 1 | 50.00% |
| Virginia Surety Company, Inc. | 6 | 6 | 0 | 0.00% |
| Wausau Business Insurance Company | 15 | 13 | 2 | 13.33% |
| Wausau Underwriters Insurance Company | 98 | 91 | 7 | 7.14% |
| West American Insurance Company | 2 | 2 | 0 | 0.00% |
| Westfield Insurance Company | 98 | 90 | 8 | 8.16% |
| Westfield National Insurance Company | 18 | 13 | 5 | 27.78% |
| Westport Insurance Company | 2 | 1 | 1 | 50.00% |
| Zurich-American Insurance Co of Illinois | 150 | 129 | 21 | 14.00% |
| Zurich-American Insurance Company | 551 | 486 | 65 | 11.80% |
| Total | 16,517 | 12,866 | 3,651 | 22.10% |